

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jessica Lee Gonzalez
Debtor

Case No. 22-02200-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 19, 2022

User: AutoDocke
Form ID: pdf002

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2022:

Recip ID	Recipient Name and Address
db	+ Jessica Lee Gonzalez, 334 Sarah Way, East Stroudsburg, PA 18301-8595
5506148	+ ADS/COMENITY/MYPOINTSRWD, PO BOX 182120, COLUMBUS, OH 43218-2120
5506149	+ ADS/COMENITY/ULTA MC, PO BOX 182120, COLUMBUS, OH 43218-2120
5506150	+ ADVANCED RECOVERY SYSTEMS, PO BOX 80766, VALLEY FORGE, PA 19484-0766
5506151	+ ANTHONY GONZALEZ, 334 SARAH WAY, EAST STROUDSBURG, PA 18301-8595
5506153	+ AUTOZONE PRO, 123 SOUTH FRONT STREET, MEMPHIS, TN 38103-3618
5506156	+ CAR MART AUTO CENTER, INC., 920 UNION BLVD., ALLENTOWN, PA 18109-3243
5506160	+ HASSETT & GEORGE, P.C., 945 HOPMEADOW STREET, SIMSBURY, CT 06070-1865
5506162	+ KEVIN DEBATT, 105 PUGH LANE, EAST STROUDSBURG, PA 18301-7898
5506164	LEHIGH VALLEY HEALTH NETWORK, PO BOX 781733, PHILADELPHIA, PA 19178-1733
5506165	+ LISA DORTIC, 857 NEW JERSEY AVE, HELLERTOWN, PA 18055-1828
5506168	+ PEARL CAPITAL, 525 WASHINGTON BLVD 22ND FLOOR, JERSEY CITY, NJ 07310-2606
5506170	+ PPL ELECTRIC UTILITIES, 2 N 9TH ST CPC-GENN1, ALLENTOWN, PA 18101-1179
5506171	+ QUICK FUNDING GROUP, 157 CHURCH STREET, NEW HAVEN, CT 06510-2100
5506172	RCN, PO BOX 11816, NEWARK, NJ 07101-8116
5506173	+ RESSAN PROPERTIES, LLC, 1081 E CONGRESS ST, ALLENTOWN, PA 18109-3313
5506174	+ SPEEDY FUNDING, LLC, 157 CHURCH STREET, NEW HAVEN, CT 06510-2100
5506179	+ UNITED AUTO CREDIT CORP, 3990 WESTERLY PLACE, SUITE 200, NEWPORT BEACH, CA 92660-2312
5506180	+ WESTLAKE FINANCIAL, PO BOX 843082, LOS ANGELES, CA 90084-3082
5506181	+ WESTLAKE FLOORING SERVICES, 4751 WILSHIRE BVLD., #100, LOS ANGELES, CA 90010-3847

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 19 2022 18:41:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5506152	^ MEBN	Dec 19 2022 18:37:42	ARS ACCOUNT RESOLUTION, 1643 HARRISON PKWY STE 100, FORT LAUDERDALE, FL 33323-2857
5506154	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2022 18:41:10	CAP1/WMT, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5506155	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2022 18:41:10	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5506157	Email/Text: bankruptcy@deltabridgefunding.com	Dec 19 2022 18:40:00	CLOUDFUND, LLC, 400 RELLA BLVD SUITE 165-101, SUFFERN, NY 10901
5506158	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 19 2022 18:40:00	COMENITY BK/BONTON, PO BOX 182789, COLUMBUS, OH 43218-2789
5506159	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 19 2022 18:40:00	COMENITYCB/GAMESTOP, PO BOX 182120, COLUMBUS, OH 43218-2120
5511069	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 19 2022 18:41:17	Capital One N.A., by American InfoSource as

			agent, PO Box 71083, Charlotte, NC 28272-1083
5506161	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 19 2022 18:41:23	JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850
5509607	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Dec 19 2022 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5506163	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 19 2022 18:40:00	KOHL'S DEPARTMENT STORE, P.O. BOX 3115, MILWAUKEE, WI 53201-3115
5506166	+ Email/Text: rcpsbankruptcynotices@parallon.com	Dec 19 2022 18:40:00	MEDICREDIT INC, PO BOX 1629, MARYLAND HEIGHTS, MO 63043-0629
5506167	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 19 2022 18:40:00	NEW REZ MORTGAGE, C/O PHH MORTGAGE, PO BOX 5452, MOUNT LAUREL, NJ 08054-5452
5506169	Email/Text: Bankruptcy.Notices@pnc.com	Dec 19 2022 18:40:00	PNC BANK NA, PO BOX 5580, CLEVELAND, OH 44101
5511071	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 19 2022 18:41:18	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5509803	Email/Text: bnc-quantum@quantum3group.com	Dec 19 2022 18:40:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
5506175	+ Email/PDF: gecsed@recoverycorp.com	Dec 19 2022 18:41:11	SYNCB/JCPE, PO BOX 965007, ORLANDO, FL 32896-5007
5506176	+ Email/PDF: gecsed@recoverycorp.com	Dec 19 2022 18:41:19	SYNCB/PPC, PO BOX 530975, ORLANDO, FL 32896-0001
5506177	+ Email/PDF: gecsed@recoverycorp.com	Dec 19 2022 18:41:12	SYNCB/PPMC, PO BOX 965005, ORLANDO, FL 32896-5005
5506178	+ Email/PDF: gecsed@recoverycorp.com	Dec 19 2022 18:41:25	SYNCB/TJX COS, PO BOX 965024, ORLANDO, FL 32896-5024
5506350	+ Email/PDF: gecsed@recoverycorp.com	Dec 19 2022 18:41:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0314-5

User: AutoDocke

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Date Rcvd: Dec 19, 2022

Form ID: pdf002

Total Noticed: 41

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Jessica Lee Gonzalez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 3

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
12/2022	11/2025	\$290.00	N/A	\$290.00	\$10,440.00
				Total Payments:	\$10,440.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (X) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

() Debtor is over median income. Debtor estimates that a minimum of \$_____ must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$1,653.12**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

____ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$_____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

X None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

____ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

____ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
New Rez Mortgage	334 Sarah Way East Stroudsburg, PA 18301	2647

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.
Check one.

X None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

— The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

— The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. § 1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

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E. Secured claims for which a § 506 valuation is applicable. *Check one.*

X None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

— Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. Surrender of Collateral. *Check one.*

X None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

— The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

- ___ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.			
Lien Description. (For a judicial lien, include court and docket number.)			
Description of the lien property.			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of **\$500.00** already paid by the Debtor, the amount of **\$4,000.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

 X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

___ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 3.C need not be completed or reproduced.*

— The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

— To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification		Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

X None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

___ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
 ___ entry of discharge.
 ___ closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
 () The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,000.00	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 5,490.91	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 9,490.91
	Trustee Commission	\$ 949.09	
	Total		\$10,440.00

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Chapter 13 Plan provides a distribution chart in Section 8 above that provides estimated distributions to classes of creditors and the Trustee, in addition to all information indicated in the Model Plan.

Dated: November 11, 2022

/s/ Vincent Rubino
VINCENT RUBINO, ESQ., Attorney for Debtor

/s/ Jessica Lee Gonzalez
JESSICA LEE GONZALEZ, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.